

**Information to identify the case:**

Debtor 1	<u>Adrian Wright</u>	Social Security number or ITIN	xxx-xx-1551
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>District of New Jersey</b>			
Case number: <b>11-27988-KCF</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Adrian Wright

9/29/16

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Adrian Wright  
DebtorCase No. 11-27988-KCF  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 3  
Total Noticed: 81

Date Rcvd: Sep 30, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2016.

db  
 512079284 +Adrian Wright, 117 Pageant Ln, Willingboro, NJ 08046-2705  
 512079285 +Abc Financial Services, Flex Gym, Po Box 6800, Sherwood, AR 72124-6800  
 512079287 +Ac Collections, Rancocas Anesthesiology, 432 Ganttown Rd Ste 105, Sewell, NJ 08080-1895  
 512079288 +Allied Interstate Inc, 300 Corporate Exchange, Columbus, OH 43241  
 512079289 +Americarecov, Kmart, Po Box 176610, Covington, KY 41017-6610  
 512079289 +Americredit Financial Services, Inc, Deily, Mooney & Glastetter Llp, 8 Thurlow Terrace, Albany, NY 12203-1006  
 512079293 +Assetcare Inc., 5100 Peachtree Industrial Blvd., Norcross, GA 30071-5721  
 512079296 Capital Collection Svc, Lourdes Medical Center, 300 N State Hwy #73, West Berlin, NJ 08091  
 512079297 Cashback Payday Loans Inc, 4650 C Ease Sunset Rd, Henderson, NV 89014  
 512079299 +Conserve, Bisk Ed Inc, Po Box 7, Fairport, NY 14450-0007  
 512079300 +Consolidated Recovery Group, Innovative Merchant Solutions, 425 West Fifth Ave Ste 103, Escondido, CA 92025-4843  
 512079303 +Fein, Such, Kahn & Shepard, Bank Of Marin, 7 Century Dr, Parsippany, NJ 07054-4603  
 512079304 +Frascella Enterprises Of Delaware, Po Box 099, Claymont, DE 19703-0099  
 514415797 Gold Key Lease, Inc., c/o Rubin & Rothman, LLC, 190 North Ave., E. Cranford, NJ 07016  
 512079305 +++HADDON ORAL SURGEONS PA, 21 E EUCLID AVE STE 200, HADDONFIELD NJ 08033-2328  
 (address filed with court: Haddon Oral Surgeons Pa, 21 East Euclid Ste C, Haddonfield, NJ 08033)  
 512079306 +Haddon Oral Surgeons Pa, 475 Old Marlton Pike, Marlton, NJ 08053-2089  
 512079307 +Herbert W Matthew Jr And Kay Matthews, Thomas J Orr, 321 High St, Burlington, NJ 08016-4411  
 512079314 #+Jeffrey S Zlotnick OD, 39 Bridge St, Metuchen, NJ 08840-2277  
 512079315 +Kids First Cinnaminson, Po Box 828511, Philadelphia, PA 19182-0001  
 512079317 +Linebarger Goggan Blair & Sampson Llp, Pa Turnpike, Po Box 90128, Harrisburg, PA 17109-0128  
 512079318 Loan Till Payday, 1511 DuPont Hwy., New Castle, DE 19720  
 512079319 +Lourdes Imaging Associates, PO Box 95000-2840, Philadelphia, PA 19195-0001  
 512079323 +MARLIN MEDCLR INOVISION, 507 PRUDENTIAL ROAD, HORSHAM PA 19044-2308  
 (address filed with court: Nco Medclr, Emrg Phy Assoc Of S Jersey, Po Box 41448, Philadelphia, PA 19101)  
 514415799 +Monogram Credit Card Bank, c/o Faloni & Associates, 165 Passaic Ave, Fairfield, NJ 07004-3521  
 512079321 +Ncc, First Premier, 120 N Keyser Ave, Scranton, PA 18504-9701  
 512079322 +Nco Fin/33, Lanwood Regional, Po Box 13584, Philadelphia, PA 19101-3584  
 512079324 +New Century Financial, Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 512079325 +North American Collection Agency Inc, Comcast, Po Box 827, Edgemont, PA 19028-0827  
 512079326 +North Shore Agency Inc, 400 E. 5th Ave., Columbus, OH 43201-2877  
 512079327 +North Star Capital Acquisition Llc, Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020  
 512455008 +OB GYN GROUP of East Brunswick, c/o Pressler and pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020  
 513839618 PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444  
 512079328 +Pa Turnpike Commision, Vioation Processing Center, 8000C Derry St, Harrisburg, PA 17111-5287  
 512079329 +Palisades Collection Assignee Of HSBC, Eichenbaum & Stylianou Llc, 10 Forest Ave Ste 300, Po Box 914, Paramus, NJ 07653-0914  
 512079330 +Paul Starick Esq, Jfk Medical Center, 446 Route 35 South Bldg C, Po Box 359, Eatontown, NJ 07724-0359  
 512079332 +Progressive Direct, Po Box 7246-0311, Philadelphia, PA 19170-0001  
 512079333 +Quality Asset Recovery Llc, Rancocas Hospital Outpatient, Po Box 239, Gibbsboro, NJ 08026-0239  
 512079334 +Rauch-Milliken International Inc, Yellow Book Usa, Po Box 8390, Metairie, LA 70011-8390  
 512079335 +Rma, HYUNDAI MOTOR FINANCE CO, PO BOX 105031, ATLANTA, GA 30348-5031  
 512079336 +Robert P Weishoff, 3863 Sylon Blvd, Hainesport, NJ 08036-3666  
 512079337 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State Of New Jersey, P.O. Box 283, Trenton, NJ 08695-0283)  
 514415796 +Sears, c/o Kenneth Struck, Esq., 203 Summit Rd., Mt. Laurel, NJ 08054-4727  
 514415798 +State of New Jersey, Burlington County Prosecutor, 49 Rancocas Rd., Mount Holly, NJ 08060-1317  
 512079338 +The Phoenix Advantage, American Music Supply, Po Box 3972, Minneapolis, MN 55403-0972  
 512079339 +Transnatl, Eastern Dental Of Burlington, 1162 St Georges Av 279, Avenel, NJ 07001-1263  
 512079340 +Tribute MC/North Star Capital Ac, Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020  
 512079341 Trojan Professional, Willingboro Family Dental, P.O. Box 1270, Los Alamitos, CA 90720-1270  
 512079342 +University Alliance, 9417 Princess Palm Ave, Tampa, FL 33619-8348  
 512079343 +Valley Cred, Prof Anesth Consult, Po Box 2162, Hagerstown, MD 21742-2162  
 512079344 +Van Financial Llc, Fein Such Kahn & Shepard, 7 Centruy Drive, Ste 201, Parsippany, NJ 07054-4673  
 512079346 +Zenith Acquisition, 170 North Pointe Pkwy, #300, Amherst, NY 14228-1992

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 81

Date Rcvd: Sep 30, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 01 2016 00:02:53 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 01 2016 00:02:48 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

intp EDI: RECOVERYCORP.COM Sep 30 2016 23:43:00 CAPITAL RECOVERY IV LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605

512079286 +Fax: 864-336-7400 Oct 01 2016 00:05:48 Advance America, 135 N Church Street, Spartanburg, SC 29306-5138

512079290 +EDI: AMEREXPR.COM Sep 30 2016 23:43:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871

512079291 +E-mail/Text: RBALTAZAR@ARMORSYS.COM Oct 01 2016 00:03:59 Armor Systems Corp, Valley Credit Service Inc, 2322 N Green Bay Rd, Waukegan, IL 60087-4209

512174477 +EDI: ACCE.COM Sep 30 2016 23:43:00 Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036

512079292 +EDI: ACCE.COM Sep 30 2016 23:43:00 Asset Acceptance, Llc, Moylan, Calabrese, Murtha, 15 East Centre St Po Box 771, Woodbury, NJ 08096-7771

512192004 EDI: RESURGENT.COM Sep 30 2016 23:43:00 B-Real, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221

512079294 +E-mail/Text: clientrep@capitalcollects.com Oct 01 2016 00:04:08 Capital Collection Service, Lourdes Medical Center Of Burl Co, Po Box 150, West Berlin, NJ 08091-0150

512079295 +E-mail/Text: clientrep@capitalcollects.com Oct 01 2016 00:04:08 Capital Collection Svc, Lourdes Medical Center/Pse&G, Po Box 150, West Berlin, NJ 08091-0150

512254854 EDI: RECOVERYCORP.COM Sep 30 2016 23:43:00 Capital Recovery IV LLC, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605

512079298 +EDI: CHASE.COM Sep 30 2016 23:43:00 Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822

512079302 +EDI: CCS.COM Sep 30 2016 23:43:00 Credit Collection Services, Quest Diagnostics, 2 Wells Avenue, Dept 9135, Newton, MA 02459-3225

512079301 +EDI: CCS.COM Sep 30 2016 23:43:00 Credit Collection Services, Liberty Mutual, 2 Wells Avenue, Dept 9135, Newton, MA 02459-3225

512639472 +EDI: RESURGENT.COM Sep 30 2016 23:43:00 East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288

512079309 +EDI: HFC.COM Sep 30 2016 23:43:00 Hsbc Auto, PO Box 17548, Baltimore, MD 21297-1548

512079310 +EDI: IRS.COM Sep 30 2016 23:43:00 Internal Revenue Service, P.O. Box 37004, Hartford, CT 06176-7004

512079313 EDI: JEFFERSONCAP.COM Sep 30 2016 23:43:00 Jefferson Capital System, Salute Visa Gold, 16 Mcleland Rd, Saint Cloud, MN 56303

512079312 +E-mail/Text: collections@jeffersonassociates.com Oct 01 2016 00:02:59 Jefferson Associates, Donald Bershtein, Dds, Po Box 416, Fords, NJ 08863-0416

512079316 +E-mail/Text: equiles@philapark.org Oct 01 2016 00:03:56 Ldc Collection Systems, Po Box 41819, Philadelphia, PA 19101-1819

512079320 +EDI: MID8.COM Sep 30 2016 23:43:00 Midland Credit Management, Aspen Mastercard, Dept 12421 Po Box 603, Oaks, PA 19456-0603

513571678 EDI: AIS.COM Sep 30 2016 23:43:00 Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457

512390656 EDI: PRA.COM Sep 30 2016 23:43:00 Portfolio Recovery Associates, LLC, c/o Americredit, PO Box 41067, Norfolk VA 23541

512249927 E-mail/Text: ebn@vativrecovery.com Oct 01 2016 00:02:33 Palisades Collections, LLC, Vativ Recovery Solutions, LLC, P.O. Box 40728, Houston, TX 77240-0728

512079331 +EDI: PINNACLE.COM Sep 30 2016 23:43:00 Pinnacle Financial Group, Emrg Phy Assoc Of S Jersey, 7825 Washington Ave, Ste 310, Minneapolis, MN 55439-2424

512111846 EDI: RECOVERYCORP.COM Sep 30 2016 23:43:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

512263295 EDI: NAVIENTFKASMGUAR.COM Sep 30 2016 23:43:00 Sallie Mae, Inc. on behalf of USA Funds, Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes-Barre, PA 18773-9430

512224391 +EDI: WFFC.COM Sep 30 2016 23:43:00 Wells Fargo Bank, NA, ATTN: Bankruptcy Department, MAC# D3347-014, 3476 Stateview Blvd, Fort Mill, SC 29715-7203

512079345 EDI: WFFC.COM Sep 30 2016 23:43:00 Wells Fargo Home Mortgage, P.O. Box 6427, Carol Stream, IL 60197-6427

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

512079311\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, P.O. Box 9052, Andover, MA 01810-9052)

512300304\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, Compliance Activity, PO Box 245, Trenton, New Jersey 08695)

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 3 of 3  
Total Noticed: 81

Date Rcvd: Sep 30, 2016

512079308    ##+Home Shopping Network,    David C. Berman,    71 Maple Ave,    Morristown, NJ 07960-5299  
TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 02, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on September 29, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedpne.com  
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, NA  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Stephanie Shreter on behalf of Debtor Adrian Wright shreterecf@comcast.net  
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
TOTAL: 7